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Chaiz Review: Coverage and Costs

Chaiz, an auto warranty marketplace, partners with many well-known companies to provide drivers with a one-stop shop for comparing and purchasing warranty coverage

When browsing car warranty coverage, you'll likely come across many different providers in your search. Researching and comparing each provider is a necessary step but can take time. With warranty aggregators such as Chaiz, however, you can see what kind of coverage your vehicle qualifies for and compare plans from several providers in one convenient location.

In our Chaiz review, we at the MarketWatch Guides team cover how finding a warranty through Chaiz works, what kinds of coverage you might find on the platform and other tips for getting the most out of the process. While Chaiz might offer solid coverage options, it doesn't provide quotes from every warranty company. To help you get the right plan for the right price, we recommend our picks for the [best car warranty companies](#).

Key Takeaways:

- Chaiz partners with well-known companies including Endurance and autopom! to give drivers instant access to multiple warranty quotes in one location.
- Drivers can compare contract terms, covered repairs and plan prices by providing their vehicle's make, model, year and mileage.
- Drivers may benefit from seeking additional quotes from companies not available through the Chaiz marketplace.

[Related Resources]

[Insert Table of Contents: "In This Review:"]

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Chaiz Review	The Bottom Line
9/10	Chaiz is a unique one-stop-shop marketplace where customers can browse and purchase plans from multiple providers. However, Chaiz doesn't show customers every option available.

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About Chaiz

Founded in 2021, Chaiz began with the goal of bringing transparency and fairness to the extended car warranty industry. Unlike most warranty companies, Chaiz doesn't sell coverage directly and instead functions as a type of warranty aggregator or marketplace. The company has partnerships with several warranty companies and offers instant access to quotes from multiple companies at once. You can compare coverage details, check rates and pay, all through Chaiz.com.

Chaiz Warranty Partners

Chaiz is a newcomer to the auto warranty industry and is still growing. However, the company has already amassed an impressive list of partnerships, including:

American Auto Care
autopom!
Endurance
Insurtech NY
North American Auto Care
Olive
Omega Auto Care
Royal Drive
Service Contract
Toco



We researched multiple extended car warranty companies and rated each one based on factors such as coverage options, transparency, cost and customer reviews. Many of the companies Chaiz works with, including Endurance, autopom! and Toco, appear on our list of the [best extended car warranties](#).

Chaiz Rating

Overall, Chaiz scored well in each of our review categories, notably for its easy-to-use platform and the speed of its quotes process. The company is also very clear about its warranty partnerships and provides detailed information about each contract it offers customers, earning a high score in our transparency category.

See Chaiz's ratings in all of our review categories below. The numbers are based on a maximum possible score of 10 points, which can be explained further in our [methodology](#):

Overall Rating	9
Reputation	8.1
Platform	9.7
Transparency	9.6
Customer Experience	8

Chaiz Pros and Cons

[Pros and Cons widget]

Chaiz Pros	Chaiz Cons
Convenient access to quotes from multiple providers	Quotes for some companies require visiting external websites
Receive quotes instantly with just your vehicle's make, model, year and mileage	Not all companies or coverage options are available through the platform
No hidden fees	
30-day money-back guarantee for all plans	

How Chaiz Works

Getting quotes from Chaiz partners is very easy. Below are some steps you'll take to get started.

1. Enter Your Vehicle Information

With Chaiz, you can choose one of three ways to get a quote. You can enter your vehicle identification number (VIN), make and model, or license plate number. In any case, you'll need to provide the state where your vehicle is registered and its current odometer reading.

2. Compare Coverage and Costs

Once you enter your vehicle information, you'll be taken to an offer page that may show various levels of coverage available for purchase from a few different companies. You can filter these plans by recommended offers, lowest price or company rating. You can also look through the plans by provider, type, price, duration and maximum mileage.

This initial page offers a convenient side-by-side comparison of plans for which your vehicle qualifies. You can hover over small icons in each abbreviated plan description to learn which systems are included in that coverage. Plan maximum options may be available in a drop-down menu. There you can click the heart icons to save the plans you like, to compare later.

3. Choose To Pay Monthly or In Full

When you find a plan that's right for your vehicle and budget, you can click the buy button at the bottom of the screen to be taken to a purchase portal. Chaiz allows you to pay in full for a rate discount or pay monthly with a small down payment. Each policy has a minimum coverage waiting period of 30 days and 1,000 miles before you can file a claim.

Benefits of Buying a Warranty With Chaiz

The biggest plus of shopping for warranty coverage through Chaiz is its convenience. You can get multiple quotes at once without visiting several websites, making phone calls, or entering your private information. The company also offers a solid 30-day money-back guarantee.

If you're unsatisfied with your warranty contract, you have up to 30 days to review your coverage and change your mind. If not, you can contact Chaiz during this limited period to get 100% of your down payment or purchase price refunded. You can cancel your warranty coverage at any time, but you may be subject to a limited refund after 30 days.

Warranty Coverage Available Through Chaiz

Chaiz works with multiple warranty companies to offer you various coverage options. [What your warranty contract covers](#) will depend on which plan you choose. Through the company's partnerships, you'll have access to the standard types of warranty coverage, including exclusionary and stated component plans.

Type of Warranty Plan	Coverage Details
Exclusionary	Exclusionary plans function like bumper-to-bumper warranties and cover most vehicle parts and systems except for a small list of exclusions. This type of plan is typically available for three to five years of coverage for vehicles under 50,000 miles, though our research shows some providers offer comprehensive warranties up to 185,000 miles.
Mid-Level	Mid-level warranties, sometimes referred to as powertrain plus, are stated component plans that offer a good blend of comprehensive and powertrain coverage. These plans will only cover the parts and repairs stated in the contract. Mid-level warranties can have unlimited durations and may include mileages of up to 300,000 miles.
Powertrain	Powertrain warranties offer the most basic level of stated component coverage for essential vehicle systems like the engine, transmission and drivetrain.

Common Warranty Perks

Most [vehicle service plans](#), including those purchased through Chaiz, come with a few standard warranty benefits. You'll want to confirm these benefits in your warranty contract before committing, but keep a lookout for perks like the following:

- **Roadside assistance:** The most common warranty perk is roadside assistance, which typically includes payment for towing services, fuel delivery, flat tire assistance, lockout services and battery jumpstart.
- **Rental reimbursement:** Some warranty contracts offer reimbursement for limited rental costs incurred due to a covered repair.
- **Trip interruption coverage:** If a trip is interrupted by a covered repair, some warranty contracts offer reimbursement for hotel and meal expenses, usually with strict monetary limits.

What Chaiz Won't Cover

Even factory warranty plans have exclusions, and extended car warranties are no exception. When browsing coverage options on Chaiz, know that none of your options will cover maintenance or routine upkeep of your vehicle.

In most situations, you'll need to perform all oil changes, filter changes, tire rotations and other tasks on time to keep the warranty you choose from voiding the coverage you purchase. Extended vehicle warranties also won't cover wear-and-tear damage, so we recommend budgeting for items including brake pads, new tires and wiper blades.

Finally, there are several types of damage that extended car warranties don't cover, including cosmetic damage and damage from the following causes:

- Accidents
- Aftermarket parts or alterations
- Improper upkeep
- Severe weather
- Theft
- Vandalism
- Vehicle misuse

How Much Do Chaiz Warranties Cost?

Chaiz offers quotes from several partner providers at discounted rates. The rates you're offered will be unique to your vehicle and the provider you end up choosing. For this reason, it's difficult to pinpoint what you should expect to pay for the coverage you purchase through Chaiz.

However, we reached out to 10 of the industry's leading extended car warranty companies to get quotes for different makes and models of sedans, SUVs, and vans. Based on these quotes, you can expect to pay anywhere between **\$372 to \$3,280 per year of coverage**. However, your [extended car warranty costs](#) may vary based on a number of factors, including vehicle age, mileage, make and model, deductible, provider and coverage level.

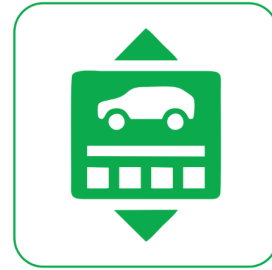
Factors That Affect Extended Warranty Costs



Vehicle Age



Vehicle Mileage



Vehicle Make and Model



Deductible



Provider



Coverage Level

Chaiz Warranty Quotes and Claims

[Warranty quotes](#) from most of Chaiz's partners are available in seconds on the company's website. For some providers, however, you may need to visit an external website to complete the quote process.

Chaiz is a marketplace, not a warranty administrator, and does not handle claims processing. If you need to make a claim with a contract you purchased through Chaiz, you'll need to reach out to your contract's specific administrator. You can find contact information for this company in your Chaiz client dashboard or directly in your contract.

Chaiz Customer Reviews

Having just started in 2021, Chaiz is a newcomer to the warranty industry and a unique type of warranty company. In just two years, the company has earned an [A rating](#) from an average of three customers on the Better Business Bureau (BBB) and a score of [4.3 out of 5](#) stars from eight customers on Trustpilot.

Chaiz Review: The Bottom Line

Unlike a warranty company, the Chaiz marketplace allows drivers to request quotes, as well as browse and compare coverages from multiple providers in a single location. This cuts down on time spent vetting individual providers. However, if you want a more complete picture of your options, it may be worth it to seek additional quotes from providers not offered by Chaiz.

Recommendations for Extended Warranties

If you're looking for alternative companies to consider, in addition to the quotes you receive from Chaiz partners, below are two of our top-rated providers in the extended warranty space that are not marketplaces:

Carchex: Great Industry Reputation

Carchex is a warranty provider that offers five levels of vehicle protection plans. Contracts available through Carchex are serviced by a variety of warranty administrators and have monthly and full-term options. Sample contracts are available on the company's website, earning it one of the highest scores of any provider in our transparency ranking category. Carchex contracts are a good choice for like-new and used vehicles with a maximum mileage of 250,000.

Read more: [Carchex warranty review](#)

CarShield: Affordable Monthly Payments

CarShield's six levels of warranty coverage are available in month-to-month contracts that provide protection for vehicles with up to 300,000 miles. Monthly rates are affordable, and the company offers sample contracts online so you know what coverages and benefits you'll receive ahead of purchase time. CarShield is an especially good choice for older and high-mileage vehicles.

Read more: [CarShield warranty review](#)

Chaiz Review: FAQ

Below are some of the most frequently asked questions about Chaiz.

What is Chaiz?

Chaiz is one of the first online marketplaces built for browsing and comparing vehicle service contracts. The company was founded in 2021 and is steadily establishing a reputation in the industry and among customers. Chaiz partners with well-known and reputable warranty



providers such as Endurance, autopom!, Omega Auto Care and Olive to offer coverage options for drivers of most vehicles.

What types of warranties can I buy from Chaiz?

Chaiz's partner companies offer standard extended car warranty options, ranging from stated component powertrain coverage to comprehensive bumper-to-bumper plans.

Are Chaiz warranties legit?

Chaiz partners with established warranty providers to enhance transparency and fairness in the extended warranty industry. As an aggregator of providers, Chaiz provides a legitimate and valuable service for consumers.

Does Chaiz offer refunds?

Customers can contact Chaiz within 30 days of purchasing a contract to receive a full refund of either the down payment or purchase price. Drivers can cancel coverage at any time but may be subject to a prorated refund.

Our Methodology

Because consumers rely on us to provide objective and accurate information, we created a comprehensive rating system to formulate our rankings of the best extended car warranty companies and marketplaces. We collected data on dozens of auto warranty providers to grade the companies on a wide range of ranking factors. The end result was an overall rating for each provider or marketplace, with the companies that scored the most points topping the list.

Here are the factors our marketplace ratings take into account:

- **Reputation:** Our research team considers availability, ratings from industry experts and years in business when conferring this score.
- **Platform:** Marketplaces that partner with a variety of warranty companies, give multiple payment options and provide customers with a user-friendly quotes process score highest in this category.
- **Transparency:** This score is based on contract transparency and the availability of a money-back guarantee.
- **Customer experience:** Based on customer satisfaction ratings, availability of a mobile app and availability of online chat, we consider the responsiveness and helpfulness of each warranty marketplace.

Our credentials:

- **500+ hours** researched



- **50 companies** reviewed
- **2,000+ consumers** surveyed

**Data accurate at time of publication.*